B 1 (Official Form 10.88) 09-33957 Doc 1 Filed 09/14/09 Entered 09/14/09 12:51:03 Desc Main Page 1 of 46 United States Bankruptcy 🗘 🛈 CUMENT **Voluntary Petition** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Check one box.) the Petition is Filed (Check one box.) (Form of Organization) (Check **one** box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad Chapter 12 Stockbroker Chapter 13 Recognition of a Foreign Partnership Commodity Broker Other (If debtor is not one of the above entities, Nonmain Proceeding check this box and state type of entity below.) Clearing Bank Other **Nature of Debts** (Check one box.) Tax-Exempt Entity (Check box, if applicable.) ☐ Debts are primarily consumer ☐ Debts are primarily debts, defined in 11 U.S.C. business debts. Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code). personal, family, or household purpose." Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: ☐ Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000. attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors П 100-199 1-49 50-99 200-999 1,000-5.001-10,001-25,001-50,001-Over 5,000 10,000 25,000 50,000 100,000 100,000 Estimated Assets П П П П \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$500 to \$1 billion \$1 billion million million million million million Estimated Liabilities П \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 to \$50 \$500,000 to \$1 to \$10 to \$100 to \$500 \$1 billion \$100,000 to \$1 billion million million million million million

B 1 (Official Form Case	9 09-33957 Doc 1 Filed 09/14/09	Entered 09/14/09 12:51:03	Desc Main Page 2		
Voluntary Petition (This page must be comple	Document eted and filed in every case.)	Page 2 of 46			
	All Prior Bankruptcy Cases Filed Within Last 8 Ye		D . 171 1		
Location Where Filed:		Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Name of Debtor:	ng Bankruptcy Case Filed by any Spouse, Partner, or Affili	iate of this Debtor (If more than one, attach add Case Number:	litional sheet.) Date Filed:		
District:		Relationship:	Judge:		
	Exhibit A	Exhibit B			
10Q) with the Securities	or is required to file periodic reports (e.g., forms 10K and and Exchange Commission pursuant to Section 13 or 15(d) e Act of 1934 and is requesting relief under chapter 11.)	(To be completed if debtor whose debts are primarily confident to the attorney for the petitioner named in the	onsumer debts.) foregoing petition, declare that I		
		have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342.	, and have explained the relief ertify that I have delivered to the		
Exhibit A is attache	ed and made a part of this petition.	x			
		Signature of Attorney for Debtor(s) (Date)		
	Exhibit	С			
Does the debtor own or ha	ave possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?		
Yes, and Exhibit C	is attached and made a part of this petition.				
□ No.					
	Exhibit	: D			
(To be completed by	every individual debtor. If a joint petition is filed	l, each spouse must complete and attac	ch a separate Exhibit D.)		
☐ Exhibit D co	mpleted and signed by the debtor is attached and i	made a part of this petition.			
If this is a joint petiti	on:				
☐ Exhibit D als	so completed and signed by the joint debtor is attached	ched and made a part of this petition.			
	Information Regarding t (Check any applic				
	r has been domiciled or has had a residence, principal place of ling the date of this petition or for a longer part of such 180 day	business, or principal assets in this District for	180 days immediately		
☐ There	is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this District.			
has no	r is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but i strict, or the interests of the parties will be served in regard to	s a defendant in an action or proceeding [in a fe			
	Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)				
☐ Lan	dlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fo	ollowing.)		
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	otor claims that under applicable nonbankruptcy law, there are re monetary default that gave rise to the judgment for possessi	circumstances under which the debtor would be			
	otor has included with this petition the deposit with the court of ag of the petition.	f any rent that would become due during the 30-	day period after the		
☐ Deb	otor certifies that he/she has served the Landlord with this certi	fication. (11 U.S.C. § 362(1)).			

Entered 09/14/09 12:51:03 Desc Main Case 09-33957 Doc 1 Filed 09/14/09 B 1 (Official Form) 1 (1/08) Document Page 3 of 46 Page 3 **Voluntary Petition** Name of Debtor(s): (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X X (Signature of Foreign Representative) Signature of Debtor X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date 7/20/2009 Signature of Attorney* **Signature of Non-Attorney Bankruptcy Petition Preparer** X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have Signature of Attorney for Debtor(s) provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or Printed Name of Attorney for Debtor(s) guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is Address Telephone Number Printed Name and title, if any, of Bankruptcy Petition Preparer Date Social-Security number (If the bankruptcy petition preparer is not an individual, 7/20/2009 state the Social-Security number of the officer, principal, responsible person or *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the Date The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above. Signature of Authorized Individual Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an Printed Name of Authorized Individual individual. Title of Authorized Individual If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. Date A bankruptcy petition preparer's failure to comply with the provisions of title 11 and

the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or

both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B 1D (Official Form 1, Exhibit D) (12/08)

UNITED STATES BANKRUPTCY COURT

		District of		
In re			Case No)
I	Debtor			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

I certify under penalty of perjury that the information provided above is true and correct.

counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit

Signati	are of Debtor:	
J		
Data:	9/1/2009	

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

<u>Chapter 11</u>: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed name and title, if any, of Bankruptcy Petition Preparer Address:	preparer is not an i number of the office	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person, or		
X	partner of the bank by 11 U.S.C. § 110	cruptcy petition preparer.) (Required).)		
Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.				
•	te of the Debtor			
I (We), the debtor(s), affirm that I (we) have received an	d read this notice.			
	X			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date		
Case No. (if known)	X			
,	Signature of Joint Debtor (i	f any) Date		

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B6 Summary (Official Form 6-Summary) (12/07)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Monita S. Le, Debtor	Case No.
,	Chapter7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the total from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the Debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under Chapter 7, 11, or 13.

AMOUNTS SCHEDULED

				CIVID DOILED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A – Real Property	YES	1	\$169,000.00		
B – Personal Property	YES	3	\$21,820.00		
C – Property Claimed as Exempt	YES	1			
D – Creditors Holding Secured Claims	YES	2		\$234,022.23	
E – Creditors Holding Unsecured Priority Claims	YES	2		\$0.00	
F – Creditors Holding Unsecured Nonpriority Claims	YES	5		\$56,602.66	
G – Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I – Current Income of Individual Debtor(s)	YES	1			\$2,133.00
J – Current Expenditures of Individual Debtor(s)	YES	1			\$2,132.50
		18			
		L	\$190,820.00		

\$290,624.89

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UNITED STATES BANKRUPTCY COURT Northern District of Illinois

In re Monita S. Le, Debtor	Case No
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under 7, 11 or 13, you must report all information requested below.

[] Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loans Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	\$2,133.00
Average Expenses (from Schedule J, Line 18)	\$2,132.50
Current Monthly Income (from Form 22A Line 12; OR , Form 22 B Line 11; OR , Form 22C Line 20)	\$1,832.33

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF		
ANY" column.		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO		
PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO		
PRIORITY, IF ANY" column.		\$0.00
4. Total from Schedule F		\$56,602.66
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$56,602.66

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B6A (Offical Form B6A) (12/07)

In re Monita S. Le, Debtor

Case	No.		

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'SINTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Single Family Residence 1 Devon Court Bolingbrook, IL 60440	Fee Simple		\$169,000.00	\$212,895.23
		Total>	\$169,000.00	

(Report also on Summary of Schedules)

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B6B (Official Form **B6**) (12/07)

In re	Monita S. Le	Debtor	Case No.	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Г			1	1
TYPE OF PROPERTY NONE DESCRIPTION AND LOCATION OF PROPERTY		H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
1. Cash on hand.		Funds in Debtor's possession		\$20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Funds in Debtor's bank U.S. Bank		\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Furniture and appliances in Debtor's residence		\$1,050.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing		\$50.00
7. Furs and jewelry.		1 Diamond Ring, Bracelet, Earrings		\$10,000.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Monita S. Le, Debtor

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11U.S.C. § 521 (c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

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B6B (Official	Form	B6)	(12/07))Cont.
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In re Monita S. Le, Debtor Case No.

SCHEDULE B -PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists of other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2004 Toyota Sienna (58,000 miles)		\$10,600.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		continuation sheets attached	Total	\$21,820.00

(Include amounts from any continuation sheets attached. Report total also on Summary)

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B6C (Official Form	6C)	(12/07)
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In re	Monita S. Le . Debto	or Case No.	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	[] Check if debtor claims a homestead exemption that exceeds \$136,875.00
(Check one box)	
[X] 11 U.S.C. § 522(b)(2)	
[] 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFIY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Residence	735 ILCS 5/12-901	\$15,000.00	\$169,000.00
Personal Property	735 ILCS 5/12-1001 (b)	\$4,000.00	\$1,170.00
Wearing Apparel	735 ILCS 5/12-1001 (a) (e)	100%	\$50.00
Vehicle	735 ILCS 5/12-1001 (c)	\$2,400.00	\$10,600.00

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B6D (Official Form 6D) (12/07)

In re Monita S. Le, Debtor Case No.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See 11 U.S.C. §112 and Fed.R.Bankr.P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

[] Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO. 364003228xxxx Aurora Loan Services Inc 10350 Park Meadows Dr Littleton, CO 80124	-		Mortgage 12/2005 VALUE \$169,000.00				\$178,989.00	
ACCT. NO. 0039061155 Ocwen Loan Servicing c/o Falso Solutions PO Box 77404 Ewing, NJ 08628			2 nd Mortgage VALUE \$169,000.00				\$33,906.23	
ACCT. NO. 307566xxxx Kay Jewelers PO Box 1799 Akron, OH 44309-1799			9/2004 VALUE \$10,000.00				\$11,427.00	
1 continuation sheets attached	_1_ continuation sheets attached		Subtotal (Total of this page)			\$224,322.23	\$	
		Total (Use only on last page)			_	\$	\$	

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 09-33957 Doc 1 Filed 09/14/09 Entered 09/14/09 12:51:03 Desc Main Document Page 16 of 46

B6D (Official Form 6D) (12/07) - Cont.

In re Monita S. Le, Debtor Case No.____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	INCU DI VAI	ATE CLAIM WAS URRED, NATURE OF LIEN, AND ESCRIPTION AND LUE OF PROPERTY UBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.			6/200)9 Toyota Sienna				\$9,700.00	
Bopha Kim 421 West Briarcliff Road Bolingbrook, IL 60440	-								
			VAL	UE \$10,600.00					
ACCOUNT NO.									
			VAL	UE \$					
ACCOUNT NO.									
		_	VAL	UE \$					
ACCOUNT NO.									
		_	VAL	UE \$					
ACCOUNT NO.									
			VAL	UE \$					
Sheet no. <u>1</u> of <u>1</u> continuation shee Schedule of Creditors Holding Secu				(To		Subtota his pag		\$9,700.00	\$
				(Use on	ly on 1	Tota ast pag		\$234,022.23	\$

of Schedules.)

on Statistical Summary of Certain Liabilities and Related Data.)

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B6E (Official Form 6E) (12/07)

In re Monita S. Le, Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See II U.S.C. § 112 and Fed.R.Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

[X] Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

[] Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

[] Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

[] Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

[] Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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B6E (Official Form 6E) (12/07) – Cont.
In re Monita S. Le, Debtor Case No
[] Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
[] Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
[] Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
[] Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
[] Claims for Death or Personal Injury While Debtor was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507 (a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.
o continuation sheets attached

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B6F (Official Form 6F) (12/07)

In re Monita S. Le, Debtor Case No.

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See 11 U.S.C § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

[] Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 014918700							\$321.04
Von Maur 6565 Brady Street Davenport, IA 52086-2054							
ACCOUNT NO. xxxx xxxx xxxx 5778 Juniper Mastercard P.O. Box 13337 Philadelphia, PA 19101- 3337	-						\$484.13
ACCOUNT NO. 529149217083xxxx Capital One P.O. Box 30281 Salt Lake City, UT 84130			3/2002				\$5,615.39
4 continuation sheets attached				(Tota	Subto		\$6,420.56
			(Use only on last page of the c port also on Summary of Schedules a atistical Summary of Certain Liabilitie	\$			

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In re Monita S. Le, Debtor

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 418586090481xxxx Chase 800 Brooksedge Blvd Columbus, OH 43081			11/2003				\$6,279.94
ACCOUNT NO. 418586532291xxxx Chase 800 Brooksedge Blvd Columbus, OH 43081			12/2006				\$1,521.93
ACCOUNT NO. 11193094 Washington Mutual c/o ER Solutions 800 SW 39 th Street Renton, WA 98057			5/2009				\$2,220.00
ACCOUNT NO. 249288xxxx GEMB/JC Penney P.O. Box 981131 El Paso, TX 79998			9/2008				\$1,574.00
ACCOUNT NO. 600506501270xxxx GEMB/Meijer P.O. Box 981400 El Paso, TX 79998			11/2007				\$1,005.00
Sheet no. 1 of 4 continuation sheets attached to Schedule of Creditors Hold: Unsecured Nonpriority Claims.	ing			(Tota	Subto l of this p		\$12,600.87
		Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

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B6F (Official Form 6F) (12/07) – Cont.

In re Monita S. Le, Debtor Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 601131000137xxxx GEMB/Walmart DC P.O. Box 981400 El Paso, TX 79998			11/2007				\$2,321.49
ACCOUNT NO. 466304000380xxxx HSBC Bank P.O. Box 5253 Carol Stream, IL 60197	-		10/2007				\$5,438.81
ACCOUNT NO. 04411413xxxx Kohls/Chase N56 W 17000 Ridgewood Menomonee Falls, WI 53051	-		1/2006				\$1,116.24
ACCOUNT NO. 470788197834xxxx State Farm Financial Svc 3 State Farm Plaza N-4 Bloomington, IL 61791	-		5/2005				\$2,651.00
ACCOUNT NO. 435237669940xxxx Target NB P.O. Box 673 Minneapolis, MN 55440			8/2005				\$306.39
Sheet no. <u>2</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	tached to Schedule of Creditors Holding						\$11,833.93
	Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						\$

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In re Monita S. Le, Debtor

Case No.			
case No.			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 603532024824xxxx The Home Depot/Citibank P.O. Box 6497 Sioux Falls, SD 57117	-		7/2006				\$401.00
ACCOUNT NO. 846500xxxx WFFNATBANK/Hobo P.O. Box 94498 Las Vegas, NV 89193			10/2008				\$2,997.00
ACCOUNT NO. 514021802227xxxx Barclays Bank Delaware 125 S West Street Wilmington, DE 19801			9/2008				\$441.00
ACCOUNT NO. 438852201019xxxx Chase 800 Brooksedge Blvd Columbus, OH 43081		J	6/1998				\$9,896.52
ACCOUNT NO. 604407100538xxxx GEMB/Paypal Buyer Cred. P.O. Box 981400 El Paso, TX 79998			4/2006				\$323.17
Sheet no3_of_4_continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.	ing			(Tota	Subto ll of this p		\$14,058.69
		Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					\$

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In re Monita S. Le, Debtor

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 601154910590xxxx NTB/CBSD P.O. Box 6003 Hagerstown, MD 21747			8/2007				\$450.55
ACCOUNT NO. 549113039316xxxx AT&T Universal/CitiBank P.O. Box 6241 Sioux Falls, SD 57117	_		2/1999				\$11,238.06
ACCOUNT NO.							
ACCOUNT NO.	_						
ACCOUNT NO.	-						
Sheet no. <u>4</u> of <u>4</u> continuation sheets attached to Schedule of Creditors Hold Unsecured Nonpriority Claims.				(Tota	Subto l of this p		\$11,688.61
			(Use only on last page of the c port also on Summary of Schedules a atistical Summary of Certain Liabilitie	nd, if app	licable, o	e F.) n the	\$56,602.66

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B6G (Official Form 6G) (12/07)

In re Monita S. Le, Debtor	c Case No.
m re momita 5. Le, Debioi	r Case No.

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bank. P. 1007(m).

[] Check this box if debtor has no executory contracts or unexpired lease	s.
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Bopha Kim 421 West Briarcliff Road Bolingbrook, IL 60440	Residential least at \$850.00 per month

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B6H (Official Form 6H)	(12/07)
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SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a co-debtor or creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. Bankr. P. 1007(m).

[] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CREDITOR
Chase
800 Brooksedge Blvd
Columbus, OH 43081
AT&T Universal Card/CitiBank
P.O. Box 6241
Sioux Falls, SD 57117
United Mileage Plus/Chase
800 Brooksedge Blvd
Columbus, OH 43081

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B6I (Official Form 6I) (12/07)

Debtor's Marital Status:

from line 15)

Τn	re	Monita	S.	Le.	Debtor

RELATIONSHIP

Case	No.		

AGE

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B or 22C.

DEPENDENTS OF DEBTOR AND SPOUSE

RELATIONSHIP

AGE

	KELAHONSHII	AGE	KELATIONSIIII	AGE	
Single	Son (LK)	15	Son (LK)	10	
Single	Son (LK)	11		1	
		11	Daughter (AL) SPOUSE or 2 nd JOB	1	
Employment: DEB	TOR				
Occupation	Nail Technician		NONE		
Name of Employer	Self Employed				
How long employed					
Address of Employer					
Address of Employer	Napervine, 1L				
	te of average or projected monthly i time case was filed)	income	Debtor	SPOUSE	
1 Manthles and as					
	ages, salary, and commissions		44.000.00	4.0	
(Prorate if not p			\$1,333.33	\$0	
2. Estimated monthl	y overtime		\$0	\$0	
3. SUBTOTAL			\$1,333.33	\$0	7
3. SUBTOTAL			\$1,333.33	ΦU	
4. LESS PAYROLL	, DEDUCTIONS				
a. Pavroll ta	axes and social security		\$373.33	\$0	
b. Insurance	-		\$0	\$0	
			1 -	•	
c. Union du			\$0	\$0	
d. Other (S	pecify:	<u>)</u>	\$0	\$0	
5 SUBTOTAL OF	PAYROLL DEDUCTIONS		\$373.33	\$0	
5. Bebronne or	THROLL DEDUCTIONS		φοτοιοο	Ψ	
			1.		_
6. TOTAL NET MC	ONTHLY TAKE HOME PAY		\$960.00	\$0	
					
7 Regular income for	rom operation of business or profes	sion or farm	\$0	\$0	
(Attach detaile		sion of farm	Ψ	ΨΟ	
`	,				
8. Income from real			\$0	\$0	
9. Interest and divide	ends		\$0	\$0	
10. Alimony, mainte	enance or support payments payable	e to the debtor for the			
	hat of dependents listed above.		\$0	\$0	
			Ψ	ΨΟ	
	or other government assistance				
	ial Security Disability for Daughter		\$674.00	\$0	
12. Pension or retire	ment income		\$0	\$0	
13. Other monthly it	ncome (Specify) LINK		\$499.00	\$0	
o monthly in	(~p••••)/		- +	4.0	
14 GUDTOTAL OF	TI DIEG TEUDOLIGII 12		61 183 00	Φ0	_
14. SUBTOTAL OF	F LINES 7 THROUGH 13		\$1,173.00	\$0	┙
					_
15. AVERAGE MO	NTHLY INCOME (Add amounts show	vn on lines 6 and 14)	\$2,133.00	\$0	
	_ (, ,	• -	_
				122.00	7
16. COMBINED AV	VERAGE MONTHLY INCOME: (Combine column totals	\$2	2,133.00	
C 1: 15)					_

(Report also on Summary of Schedules and if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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B6J (Official Form 6J) (12/07)

In re Monita S. Le, Debtor

Case No.

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C

[] Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate

schedule of expenditures labeled "Spouse".	_
1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? Yes b. Is property insurance included? Yes 2. Utilities a. Electricity and heating fuel	\$0 . \$39.00
3. Home maintenance (repairs and upkeep)	\$0
4. Food	\$500.00
5. Clothing	\$0
6. Laundry and dry cleaning	\$40.00
7. Medical and dental expenses	\$0
8. Transportation (not including car payments)	\$108.50
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$40.00
10. Charitable contributions	\$0
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$0
b. Life	\$110.00
c. Health	\$0
d. Auto	\$75.00
e. Other	\$0
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$0
13. Installment payments: (In chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$300.00
b. Other	\$0
c. Other	\$0
14. Alimony, maintenance, and support paid to others	\$0
15. Payments for support of additional dependents not living at your home	\$0
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$0
17. Other	\$0
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,132.50
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the	
filing of this document:	
20. STATE OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	2,133.00
b. Total monthly expenses from Line 18 above	2,132.50
c. Monthly net income (a. minus b.)	50

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B6 (Official Form 6 – Declaration) (12/07)

In re Monita S. Le, Debtor Case No.____

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

or my mao	looge, mormalon, and contri		
Date	7/20/2009	Signature:	/s/Monita S. Le DEBTOR
Date		Signature:	
		-	JOINT DEBTOR, if any
		[If joint	case, both spouses must sign.]
	DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BA	ANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
provided the d have been prov	lebtor with a copy of this document and mulgated pursuant to 11 U.S.C. § 110(d the notices and information requ (h) setting a maximum fee for serv	fined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have ired under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines ices chargeable by bankruptcy petition preparers, I have given the debtor notice of any fee from the debtor, as required by that section.
Printed or Typ	ped Name and Title, if any, of Bankrup	tcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110)
	tcy petition preparer is not an individuigns this document.	ual, state the name, title (if any), ad	ddress, and social security number of the officer, principal, responsible person, or
Address			
XSignature of	Bankruptcy Petition Preparer		Date
			n preparing this document, unless the bankruptcy petition preparer is not an
If more than o	ne person prepared this document, atta	ach additional signed sheets confo	orming to the appropriate Official Form for each person.
	petition preparer's failure to comply w C. § 110; 18 U.S.C. § 156.	vith the provisions of title 11 and t	he Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or
	DECLARATION UNDER	PENALTY OF PERJURY ON I	BEHALF OF A CORPORATION OR PARTNERSHIP
	o] of the	[corporation or parasisting of	or an authorized agent of the corporation or a member or an authorized agent of rtnership] named as debtor in this case, declare under penalty of perjury that I sheets (total shown on summary page plus 1.), and that they are
Date		Signatu	re:
			[Print or type name of individual signing on behalf of debtor.]
	[An individual signing or	a behalf of a partnership or corpo	ration must indicate position or relationship to debtor.]
Penalty for me			or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re:	Monita S. Le	, Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian". Do not disclose the child's name. See, 11 U.S.C. § 112, Fed. R. Bankr. P. 1007(m).

Question 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

[] None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one)

 2009 - \$16,000.00
 employment

 2008 - \$8,000.00
 employment

 2007 - \$6,000.00
 employment

1

2. Income other than from employment or operation of business

[] None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

 2009 - \$3,352.00
 Social Security

 2008 - \$5,400.00
 Social Security

2007 - \$0

 2009 - \$3,493.00
 Link Card

 2008 - \$5,988.00
 Link Card

 2007 - \$5,988.00
 Link Card

3. Payments to creditors

Complete a. or b., as appropriate, and c.

[] None

a. *Individual or joint debtor(s)* with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less that \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT OF CREDITOR PAYMENTS PAID STILL OWING

Kim Monthly \$300.00 \$9,700.00

Bopha Kim 421 West Briarcliff Road Bolingbrook, IL 60440

[X] None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF CREDITOR

PAYMENTS/
PAID OR
TRANSFERS

VALUE OF
TRANSFERS

[] None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR **Bopha Kim**

DATE OF **PAYMENT Monthly**

AMOUNT PAID \$300.00

AMOUNT STILL OWING \$9,700.00

421 West Briarcliff Road Bolingbrook, IL 60440

4. Suits and administrative proceedings, executions, garnishments and attachments

[X] None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

[X] None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTIOIN AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

[] None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER **Aurora Loan Services Inc** 10350 Park Meadows Drive Littleton, CO 80124

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN Foreclosure in process

DESCRIPTION AND VALUE OF **PROPERTY** Home \$169,000.00

6. Assignments and receiverships

[X] None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE DATE OF ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

[X] None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

[X] None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT DESCRIPTION AND VALUE OF GIFT

8. Losses

[X] None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**: (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

[] None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF PAYMENT, NAME OF PAYER IF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE

OF PAYEE

OTHER THAN DEBTOR

OF PROPERTY

Law Offices of Martin J. O'Hearn 10047 South Western Chicago, IL 60643

7/6/2009 \$200.00 7/20/2009 \$400.00

10. Other transfers

[X] None

a. List all property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE.

RELATIONSHIP TO DEBTOR

DESCRIBE PROPERTY

TRANSFERRED

AND VALUE RECEIVED

[X] None

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

DATE

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

[X] None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

[] None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

U.S. Bank Bolingbrook, IL NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

Bopha Kim

Monita S. Lee and

421 West Briarcliff Road Bolingbrook, IL 60440

OF **CONTENTS Birth Certificates School Papers**

DESCRIPTION

Passport

Insurance Policies

13. Setoffs

[X] None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF **SETOFF**

AMOUNT OF **SETOFF**

DATE OF TRANSFER

OR SURRENDER.

IF ANY

Still open

14. Property held for another person

[X] None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS

DESCRIPTION AND VALUE

OF OWNER

OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

[] None

If debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 1 Devon Court Bolingbrook, IL 60440 NAME USED Monita S. Le

DATES OF OCCUPANCY

until 3/2009

16. Spouses and Former Spouses

[X] None

If the debtor resides or resided in a community property state, commonwealth, or territory, (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waster, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

[X] None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL**

LAW

[X] None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE **ENVIRONMENTAL**

LAW

[X] None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

[X] None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

NATURE OF BEGINNING AND ENDING BUSINESS DATES

NAME

[X] None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed in a trade, profession or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

[X] None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

[X] None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

[X] None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

[X] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

[X] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

[X] None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

[X] None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

[X] None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

[X] None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

[X] None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

[X] None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group

[X] None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

[X] None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

[If completed by an individual or individual and spouse]					
I decla	are under penal	ty of perjury that I hav	ve read the answers contained	ed in the foregoing statement of financial affairs and any attachments thereto and that they are true and co	nrect
Date	7/20/2	.009	Signature	/s/Monita S. Le Debtor	_
Date			Signature	Joint Debtor (if any)	
			&	Joint Debtor (if any)	
[If comp	oleted by an inc	lividual or individual	and spouse]		_
	re under penalty Ige, information		nd the answers contained in the	e foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of	my
Date			Signatu	rre	
			Signatu	Print Name and Title	
ΓΑ i	.: 1 1 .: :	. 1. 1. 16 - 6 4 1			
[An indi	viduai signing oi	n benair or a partnersnip	or corporation must indicate p	position or relationship to debtor.]	
				continuation sheets attached	
Penalty	for making a fa	alse statement: Fine of	up to \$500,000 or imprisonm	nent for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571	
	DECI	LARATION AND	SIGNATURE OF NO	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)	_
and hav	ve provided the guidelines have the	he debtor with a conave been promulga	py of this document and ited pursuant to 11 U.S.C	petition preparer as defined in 11 U.S.C. § 110: (2) I prepared this document for compensate the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, reparing any document for filing for a debtor or accepting any fee from the debtor, as required.	3) if I
Printed	or Typed na	me and Title, if any	, of Bankruptcy Petition	Preparer Social Security No. (Required by 11 U.S.C. § 110)	
		tition preparer is n who signs this docu		ne name, title (if any), address, and social security number of the office, principal, responsib	le
Addres	S				
Signatu	ıre of Bankru	ptcy Petition Prepa	rer	Date	
Names an indi		ecurity numbers of	all other individuals wh	no prepared or assisted in preparing this document unless the bankruptcy petition preparer is	not

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

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United States Bankruptcy Court Northern District of Illinois

In re <u>Monita S. Le</u> , Do	ebtor				
		Case No			
		Chapter	7		
DISC	LOSURE OF COMPENSA	ATION OF ATTO	DNEV FOR I)FRTOR	
Disci	LOSURE OF COMI ENSA	TION OF ATTO	MILI FOR I	DEDIOR	
compensation paid to me v	9(a) and Fed. Bankr. P. 2016(b), I c vithin one year before the filing of the debtor(s) in contemplation of o	he petition in bankruptcy,	, or agreed to be p	aid to me, for services re	endered or
For legal services, I have ag	reed to accept	\$ <u>600</u> .	.00_		
Prior to the filing of this st	atement I have received	\$ <u>600</u> .	.00_		
Balance Due		\$ <u>0.0</u>	0		
The source of the compensa	tion paid to me was:				
[X] Debtor	[] Other (specify)				
The source of compensation	to be paid to me is:				
[X] Debtor	[] Other (specify)				
[X] I have not agreed to shar firm.	re the above-disclosed compensation	n with any other person u	nless they are men	nbers and associates of	my law
_	he above-disclosed compensation with a list of the manner.				my law
In return for the above-disc	osed fee, I have agreed to render leg	gal service for all aspects	of the bankruptcy	case, including:	

1.

2.

3.

4.

5.

bankruptcy;

- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d.	Representation of	the debtor in ad	versary proceedi	ings and other	· contested bank	kruptcy matters;
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- e. [Other provisions as needed]
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

7/20/2009 Date /s/Martin J. O'Hearn
Signature of Attorney

The Law Offices of Martin J. O'Hearn_ 10047 South Western Avenue, Chicago, IL 60643 (773) 238-4400 Atty Reg# 6185904 Case 09-33957 Doc 1 Filed 09/14/09 Entered 09/14/09 12:51:03 Desc Main Document Page 43 of 46

B 8 (Official Form 8) (12/08)

	ANKRUPTCY COURT				
In re,	Case No				
Debtor	Chapter 7				
ČHAPTER 7 INDIVIDUAL DEBTO	R'S STATEMENT OF INTENTION				
PART A – Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.) Property No. 1					
Creditor's Name:	Describe Property Securing Debt:				
Property will be (check one):					
☐ Surrendered ☐ Retained					
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	(for example, avoid lien				
using 11 U.S.C. § 522(f)).					

using 11 U.S.C. § 522(f)).	
Property is (check one): ☐ Claimed as exempt	Not claimed as exempt
Property No. 2 (if necessary)	
Creditor's Name:	Describe Property Securing Debt:
Property will be (check one): ☐ Surrendered ☐ Retained	
If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain using 11 U.S.C. § 522(f)).	(for example, avoid lien
Property is (check one): Claimed as exempt	Not claimed as exempt

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B 8 (Official Form 8) (12/08)

PART B – Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 2 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No. 3 (if necessary)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
1 ,	ed (if any) erjury that the above indicates my in ersonal property subject to an unexp	, , , , , , , , , , , , , , , , , , ,
estate securing a test and/or p	ersonar property subject to an unexp	Area rease.
Date:	Signature of Debtor	
	Signature of Joint Debtor	

B 8 (Official Form 8) (12/08)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation

Property No. 3			
Creditor's Name:		Describe Prop	erty Securing Debt:
Kay Jewelers		Jewelry	
Property will be (check one): Surrendered	☐ Retained		
If retaining the property, I intend to (che Redeem the property Reaffirm the debt Other. Explain using 11 U.S.C. § 522(f)).	eck at least one):	(for ex	ample, avoid lien
Property is (check one): ☐ Claimed as exempt	X	Not claimed as	exempt
PART B - Continuation Property No.			
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No.			
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO

B 8 (Official Form 8) (12/08)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

(Continuation Sheet)

PART A - Continuation

Property No. 4			
Creditor's Name:		Describe Property Securing Debt:	
Bopha Kim		2004 Toyota S	Sienna
Property will be (check one): □ Surrendered	▼ Retained		
If retaining the property, I intend to (check one):			ample, avoid lien
X☐ Claimed as exempt		Not claimed as	exempt
PART B - Continuation Property No.			
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
Property No.]		
			I
Lessor's Name:	Describe Leas	ed Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO